

Newman Dignan & Sheeran, Inc

Data from 13F Quarter Ending Q3, 2025

Contact Name: William Newman
Title: President and Principal
Business Phone: (401) 351-4010

13F AUM: \$463,072,552
of 13F Holdings: 200
% in Top 10: 42.35%

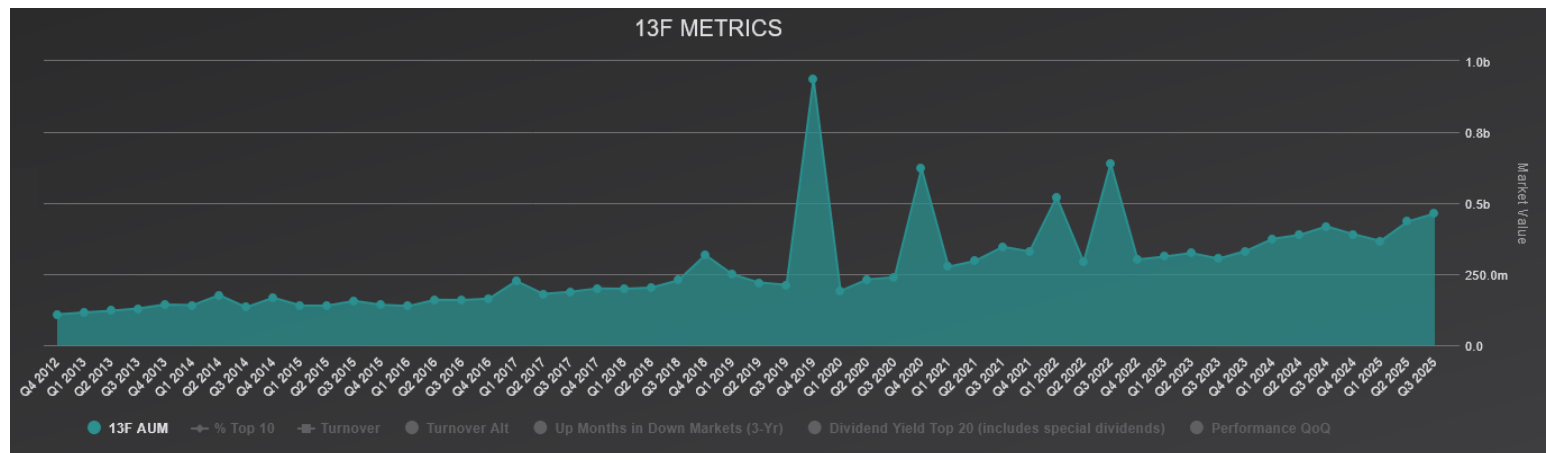
Address: 260 West Exchange Street,
Suite 302, Ste 200,
Providence, RI 02903

Portfolio Profile - Weighted Averages

(This report only covers your stock positions - it does not include ETFs, bonds or mutual funds.)

Metric	Price to Sales	Price to Earnings	Price to Tan. Equity	Price to FCF	Debt to Revenue	Debt to Tan. Equity	Current Ratio	Dividend Yield	Annual. 5-Yr Rev. Growth
Your Portfolio	7.9	31.7	15.3	27.7	2.0	9.4	1.6	1.3%	14.1%
S&P 500	3.1	24.9	5.5	23.3	1.1	2.8	1.2	1.9%	8.3%
"Safe" Portfolio	0.9	11.6	3.3	15.0	0.4	1.9	2.8	1.7%	7.1%

10 Year History Chart (AUM)



The above chart illustrates the amount of equity and stock assets this company is managing for clients.

Top 10 Holdings

Stock	Sector	Shares Held or Principal Amt	Market Value	% of Portfolio	Rank ↑	Change in Shares	Qtr 1st Owned	Est. Avg Price	Qtr End Price
AAPL	INFORMATION TECHNOLOGY	59,087	15,045,403	3.25%	5	↓ -1,766	Q4 2012	86.7033	254.63
MSFT	INFORMATION TECHNOLOGY	27,068	14,019,854	3.03%	7	↓ -815	Q4 2012	52.5884	517.95
GOOGL	COMMUNICATIONS	53,038	12,893,464	2.78%	8	↓ -1,458	Q4 2012	40.9892	243.1
NVDA	INFORMATION TECHNOLOGY	58,924	10,994,047	2.37%	10	↓ -1,085	Q4 2012	11.5649	186.58
AVGO	INFORMATION TECHNOLOGY	24,802	8,182,467	1.77%	11	↓ -2,218	Q3 2020	44.6374	329.91
AMZN	CONSUMER DISCRETIONARY	28,790	6,321,363	1.37%	18	↑ 60	Q3 2016	112.4063	219.57
JPM	FINANCE	19,405	6,120,853	1.32%	19	↓ -994	Q4 2012	101.1973	315.43
JNJ	HEALTH CARE	21,720	4,027,400	0.87%	28	↓ -1,214	Q4 2012	156.363	185.42
MRK	HEALTH CARE	44,695	3,751,270	0.81%	29	↓ -1,239	Q4 2012	49.5421	83.93
PWR	INDUSTRIALS	8,991	3,726,057	0.80%	31	↓ -438	Q4 2017	45.4485	414.42

Newman Dignan & Sheerar - 13F Holdings - Q3 2025

Largest 30 Stock Holdings

Symbol	Company	Shares	Price	Value	% of Portfolio	Market Cap	P/S	P/E	P/TE	P/FCF	D/R	D/TE	Current Ratio	Div. Yield	5-Yr Rev Growth	Economic Sensitivity
GOOGL	Alphabet, I	53k	\$318	\$16.9M	9.1%	\$3.84T	10.4	33.2	11.6	57.6	0.4	0.4	1.9	0.3%	16.7%	Medium
GOOG	Alphabet, I	13.5k	\$318	\$4.31M	2.3%	\$3.84T	10.3	33.2	11.6	57.6	0.4	0.4	1.9	0.3%	16.7%	Medium
AMZN	Amazon.com,	28.8k	\$226	\$6.51M	3.5%	\$2.42T	3.6	34.3	7.8	179.4	0.5	1.1	1.0	0.0%	14.0%	High
AMGN	Amgen, Inc.	7.65k	\$334	\$2.55M	1.4%	\$180B	5.2	27.2	—	17.0	2.3	—	1.3	2.8%	6.8%	Low
AAPL	Apple, Inc.	59.1k	\$276	\$16.3M	8.8%	\$4.08T	10.0	41.1	61.9	42.4	0.7	4.0	0.9	0.4%	8.3%	Medium
ADP	Automatic D	5.83k	\$250	\$1.46M	0.8%	\$101B	4.9	24.8	77.1	23.0	2.3	36.0	1.0	2.5%	7.1%	High
BAC	Bank of Ame	52.9k	\$52	\$2.75M	1.5%	\$379B	1.9	13.5	1.7	16.9	15.8	13.7	1.0	2.0%	17.7%	High
BRK.B	Berkshire H	6.52k	\$508	\$3.31M	1.8%	\$1.1T	3.0	17.3	2.0	133.2	1.3	0.9	7.7	0.0%	5.8%	High
AVGO	Broadcom In	24.8k	\$378	\$9.37M	5.0%	\$1.78T	29.8	94.8	—	71.6	1.5	—	1.5	0.6%	20.9%	Medium
CVX	Chevron Cor	13.9k	\$150	\$2.08M	1.1%	\$299B	1.6	21.7	2.1	18.1	0.6	0.7	1.0	4.6%	12.5%	High
CSCO	Cisco Syste	32.2k	\$76	\$2.46M	1.3%	\$301B	5.3	28.8	—	22.7	1.3	—	1.0	2.1%	2.8%	Medium
IBM	Internation	8.88k	\$304	\$2.7M	1.4%	\$284B	4.4	48.5	—	24.4	1.9	—	0.9	2.2%	-3.1%	Medium
JNJ	Johnson & J	21.7k	\$206	\$4.48M	2.4%	\$497B	5.5	21.9	—	27.3	1.3	—	1.0	2.5%	2.3%	Low
JPM	JPMorgan Ch	19.4k	\$298	\$5.79M	3.1%	\$813B	2.9	14.4	2.7	20.3	15.0	13.9	1.2	1.9%	18.6%	High
LHX	L3Harris Te	7.51k	\$275	\$2.07M	1.1%	\$51.5B	2.4	30.2	—	23.8	1.0	—	1.0	1.7%	3.5%	High
LOW	Lowe's Comp	10.7k	\$229	\$2.46M	1.3%	\$128B	1.5	18.8	—	16.7	0.7	—	1.0	2.1%	0.8%	High
MA	Mastercard,	2.86k	\$538	\$1.54M	0.8%	\$483B	16.0	35.5	—	30.9	1.4	—	1.2	0.6%	14.2%	High
MRK	Merck & Co.	44.7k	\$100	\$4.49M	2.4%	\$249B	3.9	15.2	20.4	16.9	1.1	5.6	1.4	3.2%	6.0%	Low
META	Meta Platfo	5.07k	\$613	\$3.11M	1.7%	\$1.55T	8.6	21.6	8.9	30.8	0.6	0.6	2.0	0.3%	17.8%	Medium
MSFT	Microsoft C	27.1k	\$474	\$12.8M	6.9%	\$3.52T	12.5	34.6	17.5	49.2	1.0	1.4	1.4	0.7%	13.9%	Medium
NEE	NextEra Ene	18.2k	\$84	\$1.53M	0.8%	\$175B	7.0	38.4	3.8	47.0	5.5	3.0	0.5	2.7%	6.7%	Low
NVDA	NVIDIA Corp	58.9k	\$183	\$10.8M	5.8%	\$4.44T	26.9	51.3	47.4	61.7	0.2	0.4	4.2	0.0%	66.1%	Medium
PANW	Palo Alto N	13.8k	\$184	\$2.54M	1.4%	\$128B	13.9	113.0	51.4	36.9	1.7	6.3	0.9	0.0%	22.0%	Medium
PEP	PepsiCo, In	14.8k	\$146	\$2.15M	1.2%	\$199B	2.2	27.4	—	29.3	0.9	—	0.9	3.8%	6.1%	Low
PG	Procter & G	17.8k	\$147	\$2.61M	1.4%	\$343B	4.1	21.4	—	24.5	0.9	—	0.7	2.8%	3.1%	Low
PWR	Quanta Serv	8.99k	\$443	\$3.98M	2.1%	\$66B	2.5	66.6	255.0	48.6	0.5	46.4	1.4	0.1%	18.0%	High
RTX	RTX Corp.	20.7k	\$173	\$3.58M	1.9%	\$232B	2.8	36.0	—	94.9	1.2	—	1.0	1.5%	-1.6%	High
HD	The Home De	4.8k	\$337	\$1.61M	0.9%	\$335B	2.0	22.9	—	23.5	0.5	—	1.1	2.7%	6.7%	High
UNP	Union Pacif	9.23k	\$225	\$2.07M	1.1%	\$133B	5.5	19.2	8.6	21.3	2.1	3.4	0.6	2.4%	4.5%	High
V	Visa, Inc.	4.71k	\$330	\$1.55M	0.8%	\$637B	16.4	31.7	—	28.8	1.6	—	1.1	0.7%	12.2%	High
	Weighted Avg.			\$185,734,284			8.1	32.4	15.4	28.2	2.0	9.3	1.6	1.3%	14.2%	Medium

Price to Earnings (P/E)

Weighted Avg P/E: 32.41
S&P 500 Median P/E: 24.89

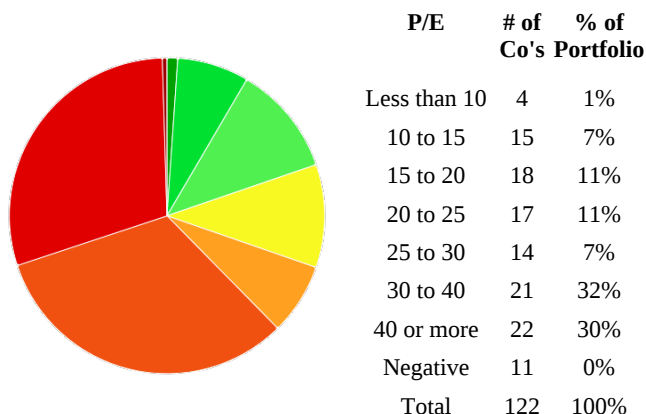


Chart Overview: Distributes holdings by P/E.

Importance: Gauges growth expectations and valuation.

Key Insight: Avg. 32.4 vs S&P 24.89;

Valuation risk is very high.

Risk Considerations: 30% of portfolio with P/E 40 or more.

Investor Value: Balances upside with earnings volatility.

Price to Free Cash Flow (P/FCF)

Weighted Avg P/FCF: 28.19
S&P 500 Median P/FCF: 23.27

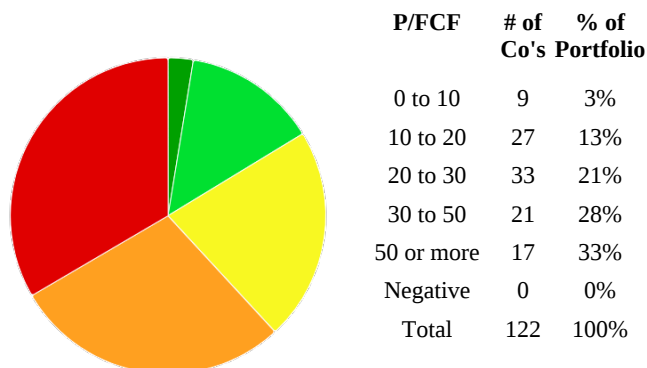


Chart Overview: Distributes holdings by P/FCF.

Importance: Measures efficiency and cash capacity.

Key Insight: Avg. 28.2 vs S&P 23.27;

Valuation risk is somewhat high.

Risk Considerations: 61% of portfolio with P/FCF over 30.

Investor Value: Evaluates growth sustainability and quality.

Price to Sales (P/S)

Weighted Avg P/S: 8.11
S&P 500 Median P/S: 3.06

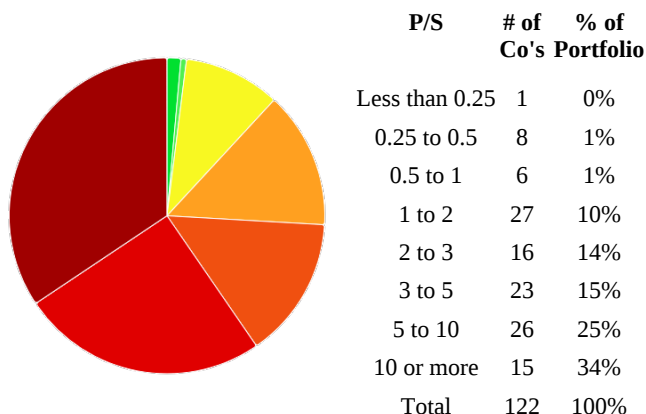


Chart Overview: Shows holdings distribution by P/S ratio.

Importance: Spots over/undervaluation based on sales.

Key Insight: Avg. 8.1 vs S&P 3.06; valuation is very high.

Risk Considerations: 74% over P/S 3; 34% over P/S 10.

Investor Value: Measures price paid per revenue dollar.

Price to Tangible Equity (P/TE)

Weighted Avg P/TE: 15.41
S&P 500 Median P/TE: 5.54

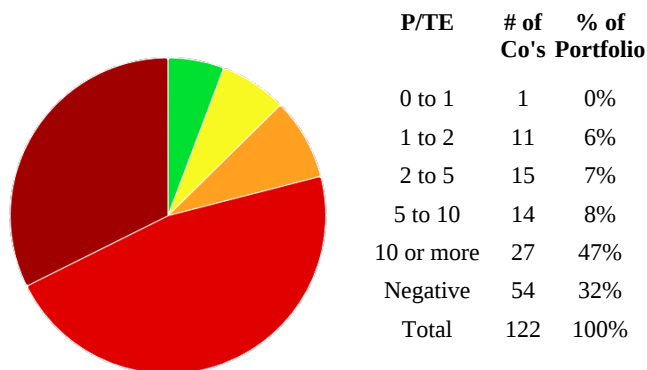


Chart Overview: Analyzes P/TE (price vs. tangible equity).

Importance: Reveals asset-backed value vs. intangible value.

Key Insight: Avg. 15.4 vs S&P 5.54; valuation is very high.

Risk Considerations: 79% of portfolio with P/TE over 10.

Investor Value: Checks resilience and IP reliance.

Debt to Revenue (D/R)

Weighted Avg D/R: 1.97

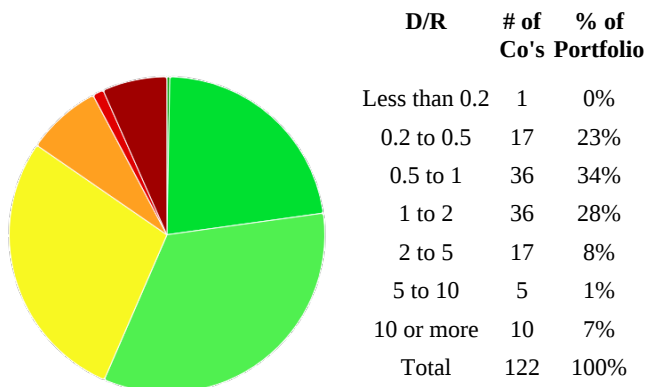


Chart Overview: Categorizes D/R, debt burden on revenue.

Importance: Assesses leverage amid sales changes.

Key Insight: Average D/R 2.0, 57% with D/R below 1.

Risk Considerations: 16% of portfolio with D/R above 2.

Investor Value: Reviews resilience to rates/economy.

Debt to Tangible Equity (D/TE)

Weighted Avg D/TE: 9.35

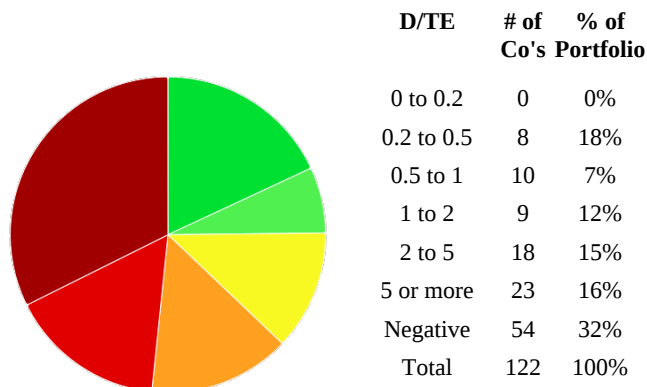


Chart Overview: Examines D/TE, leverage vs. hard assets.

Importance: Shows solvency in distress scenarios.

Key Insight: Average D/TE 9.3, 25% with D/TE below 1.

Risk Considerations: 63% of portfolio with D/TE above 2.

Investor Value: Reviews resilience to rates/economy.

Portfolio Analysis by Market Cap

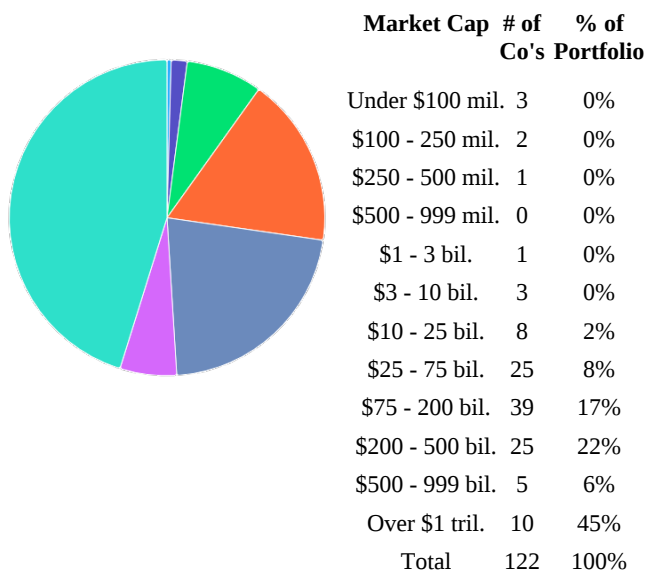


Chart Overview: Allocates by market cap size.

Importance: Links to stability and growth.

Key Insight: 98% of portfolio in >\$25-bil. large-cap stocks.

Risk Considerations: Ties to index leaders' volatility.

Investor Value: Gauges scale diversification.

Portfolio Analysis by Sector

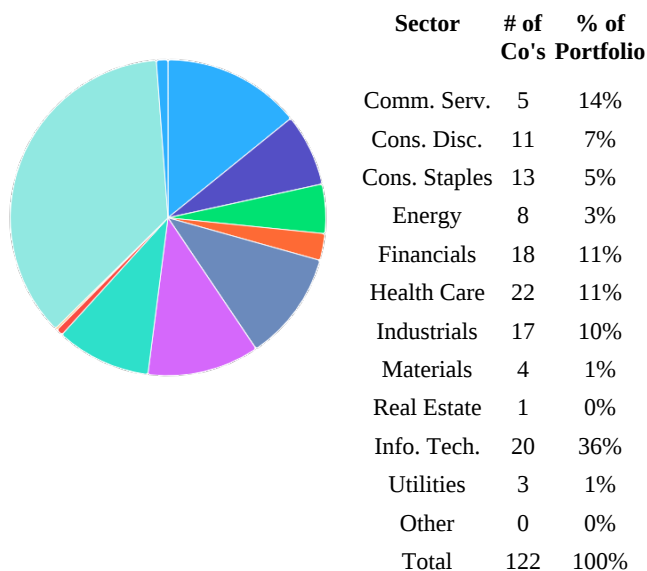


Chart Overview: Maps sector weights.

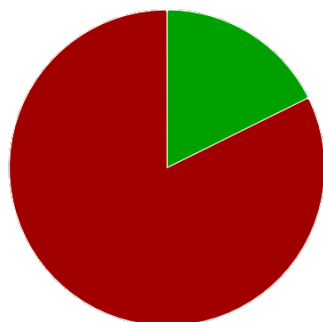
Importance: Shows cycle exposure/diversification.

Key Insight: 100% concentrated in Total sector.

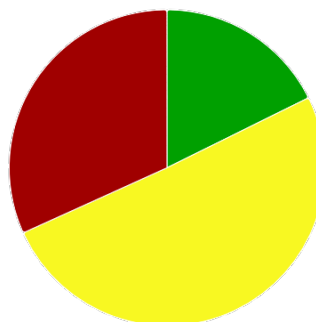
Risk Considerations: 150% concentrated in 3 most-held sectors.

Investor Value: Aligns with market dynamics.

Portfolio Analysis by Economic Cycle Sensitivity



Sensitivity	# of Co's	% of Portfolio
Low	38	18%
Med. / High	84	82%
Total	122	100%



Sensitivity	# of Co's	% of Portfolio
Low	38	18%
Medium	26	51%
High	58	32%
Total	122	100%

Chart Overview: Simplifies cycle sensitivity grouping.

Importance: Predicts economic phase performance.

Key Insight: 82% of holdings medium or high sensitivity.

Risk Considerations: Correlates with recession vulnerability.

Investor Value: Aids positioning strategies.

Chart Overview: Details cycle sensitivity levels.

Importance: Identifies volatility nuances.

Key Insight: 51% medium, 32% high sensitivity.

Risk Considerations: Correlates with recession vulnerability.

Investor Value: Improves macro risk management.

Sincerely,

Raymond Mullaney

CEO & President

Press Release Dated July 29, 2025 — [Click to Read](#)

Equity Risk Sciences Announces \$20 Million Capital Raise and National Expansion Plan

Click to Read: [15 Compelling Reasons to Invest in Equity Risk Sciences Revolutionizing Investment Risk Analysis Through Science and Technology](#)

Investing: Simply Brilliant!

[Request Stock Reports](#)

InvestLabs™
powered by Equity Risk Sciences

Finding Stocks

Present Stock Screener
A tool to select current stocks which meet your selected financial criteria, including ERS's proprietary ratings.

Historic Portfolio Screener
A tool to select stocks on a specific past date which meet your selected financial criteria, including ERS's proprietary ratings.

Two-Portfolio Comparison
This tool allows you to select a date and two sets of criteria to determine which set of criteria performed better.

Multi-Portfolio Screener
A tool to select stocks in a range of dates which meet your selected financial criteria, including ERS's proprietary ratings, and calculate their performance.

Value-Creation Model

Researching Stocks

The Right Criteria™
This tool identifies which of 8 commonly-used financial metrics and 4 proprietary metrics produced the greatest profitability for a specific stock over a selected time period.

Price and Risk Chart 5-Color Stock Chart
View interactive charts of a selected stock's price and ERS's risk ratings over a specified date range.

Alpha Search™ (One-Portfolio)
Search for all companies that meet selected parameters and calculate their average X-year, Y-month performance from the first day they meet those criteria.

Multi High/Low Search
Insert a group of stock symbols to search for the dates on which they reached their highest or lowest price or rating levels.

Drawdown Screener
Select a set of criteria to screen for stocks and their greatest price drawdowns during the specified date range.

Monitoring Portfolios

The Right Price™
This tool quantifies the probability of your selected stock producing a profit within a select date range when purchasing the company at selected metric values.

Change in Shareholder "Value" Chart
View interactive charts of a selected stock's tangible equity and paid to capital over a date range.

Alpha Search (Two-Portfolio)
Search for all companies that meet two sets of selected parameters and calculate and compare their average X-month performance from the first day they meet those criteria.

Stock Prognosis™
Search for all companies with financial metrics similar to those of a specified company on a specified date.

What Must Happen™
What Must Happen™ allows you to determine if a company is likely to produce a profit for you based upon its historic financial condition and growth, or based on your expectations and your estimates of future changes in a company's financial condition.

Sites Powered by InvestLabs™

Exceptional Investing.com
FiduciaryRisk Ratings.com
GrowMyRIA.com
KeepMoneySafe.com
IncomeDuring Retirement.com
Institutional Capital.ai
InvestingFor CPAs.com
InvestingFor Lawyers.com
PrepareToRetire.com
StockPrognosis.com
StockRisk Reports.com
TheBestMetrics.com
ThePerfectTrade.com
ValueRatings.com
WhatMustHappen.com
... and dozens more

